

# EXHIBIT 82

Consumer Financial Protection Bureau v. Navient  
Corporation, et al.

Transcription of Audio File Produced At  
NAV-06591787

Call Runtime: 12:44

1 (Beginning of audio recording.)

2 REPRESENTATIVE: Thank you for calling. My name  
3 is Scott. May I have your first and last name,  
4 please?

5 CUSTOMER: Yes. [REDACTED] [REDACTED]

6 REPRESENTATIVE: Could I have your --

7 CUSTOMER: Social?

8 REPRESENTATIVE: Yes. Or account number.

9 CUSTOMER: [REDACTED].

10 REPRESENTATIVE: One moment please while I bring  
11 that up.

12 CUSTOMER: Thank you.

13 REPRESENTATIVE: Actually, could you repeat that  
14 for me, your Social Security number?

15 CUSTOMER: Sure. [REDACTED].

16 REPRESENTATIVE: Are the last four digits [REDACTED] or  
17 [REDACTED]?

18 CUSTOMER: [REDACTED].

19 REPRESENTATIVE: Okay. I'm sorry. I had entered  
20 that.

21 CUSTOMER: It's okay.

22 REPRESENTATIVE: All right. I'm sorry. What was  
23 your last name again?

24 CUSTOMER: [REDACTED].

25 REPRESENTATIVE: Okay. And what is your date of

1 birth?

2 CUSTOMER: [REDACTED].

3 REPRESENTATIVE: Okay. Just to let you know,  
4 there will be a short four-question survey concerning  
5 my customer services at the end of this call.

6 CUSTOMER: Sure.

7 REPRESENTATIVE: I'd appreciate if you could be  
8 on line and fill it out. And we have a phone  
9 number (sic) of [REDACTED]

[REDACTED]; is that correct?

11 CUSTOMER: That's correct.

12 REPRESENTATIVE: All right. So one moment. I'll  
13 update that for you.

14 CUSTOMER: Okay.

15 REPRESENTATIVE: Okay. And what can I help you  
16 with today?

17 CUSTOMER: Okay. How much is my student loan,  
18 like all together? I know all of them are into  
19 repayment now. But how much am I looking at total?

20 REPRESENTATIVE: For all of your loans, like  
21 overall, the balance?

22 CUSTOMER: With the Department of Education, like  
23 how much am I looking at paying monthly?

24 REPRESENTATIVE: Oh, the monthly payments -- I'm  
25 seeing it's got a monthly payment of \$777.20.

1 CUSTOMER: Okay. Is that the lowest plan?

2 REPRESENTATIVE: No. Let me see. We can look  
3 into that for you. And by the way, we are showing 16  
4 days delinquent, the first time it was due on February  
5 27th.

6 CUSTOMER: Oh, I did a forbearance on them.

7 REPRESENTATIVE: Oh, let me see here. One  
8 moment. The only forbearance I'm seeing was done in  
9 October and that was from September to January. So  
10 your payment was due in --

11 CUSTOMER: Nuh-uh. I called again and it was due  
12 in April. I called in at the end of that six months.

13 REPRESENTATIVE: Oh, I see you had your private  
14 loans --

15 CUSTOMER: No. Those I did just today. But I  
16 did all my loan before I moved out of country last  
17 month.

18 REPRESENTATIVE: Well, on the --

19 CUSTOMER: Mm-hmm.

20 REPRESENTATIVE: Well, let me see if I can see  
21 any notes on the forbearance. And what would you have  
22 done that?

23 CUSTOMER: I don't remember the exact, but it was  
24 before -- I think it was in December.

25 REPRESENTATIVE: Well, you wouldn't have been in

1 repayment in December, so you could not have placed  
2 one on the Department of Education loans.

3 CUSTOMER: Yeah, I did.

4 REPRESENTATIVE: In January, you placed one on  
5 your private loans. But your loans -- your federal  
6 loans, you placed in December and those went all the  
7 way to January. You called in -- let me see. One  
8 moment.

9 Yeah, you called in October and got them from  
10 September to January. But we can place a forbearance  
11 again and back date it and make it current that way.

12 CUSTOMER: Okay. Yeah, because this means I'm  
13 late for me student loans.

14 REPRESENTATIVE: Well, you did -- oh, well, no,  
15 let me look into something real quick.

16 CUSTOMER: Okay. I called and I did it for six  
17 months.

18 REPRESENTATIVE: Oh, you had other loans that  
19 came out of forbearance in December. And so  
20 you -- they came out there. They reentered repayment  
21 in December, so you called and had those loans. So  
22 you have about -- so about six or seven of your loans,  
23 you placed under a forbearance in December.

24 I'm sorry. You are right. But other loans you  
25 had already placed previously in a forbearance so you

1 cannot place them again, so we can bring them current  
2 using that. So yeah, you did place some of your loans  
3 under forbearance then. But the others were already  
4 under forbearance you did not. But we can remedy that  
5 today.

6 CUSTOMER: So all my loans are in repayments now,  
7 right?

8 REPRESENTATIVE: Yeah.

9 CUSTOMER: All of them?

10 REPRESENTATIVE: Yes.

11 CUSTOMER: How many loans do I have outstanding?

12 REPRESENTATIVE: Let me see. One moment.

13 You have 18 Department of Education loans and two  
14 private loans.

15 CUSTOMER: Okay. So now, all those 18 are in  
16 payment?

17 REPRESENTATIVE: No. You do have -- you have  
18 seven loans that came into repayment in December and  
19 those are the ones you placed for December forbearance  
20 on.

21 CUSTOMER: Okay.

22 REPRESENTATIVE: And then the others, those are  
23 the ones that are in repayment and showing 16 days  
24 delinquent. Like I said, we can place them  
25 forbearance to bring those current.

1 CUSTOMER: So now, how many loans total are in  
2 repayment?

3 REPRESENTATIVE: All right. So you have the 11  
4 on the Department of Education side. And those are  
5 the only ones that are currently in repayment.

6 CUSTOMER: Okay.

7 REPRESENTATIVE: All the others you've placed  
8 under forbearance.

9 CUSTOMER: Okay. So the 11, that's what I'm  
10 looking around paying 700 for, like all together for  
11 those 11?

12 REPRESENTATIVE: That is -- let me just make sure  
13 of that. No. That's for all of your loans.

14 CUSTOMER: Okay.

15 REPRESENTATIVE: The amount -- your monthly  
16 payment for the ones that are currently delinquent,  
17 it's \$619.43.

18 CUSTOMER: Okay.

19 REPRESENTATIVE: Do you have any other questions  
20 about that?

21 CUSTOMER: No. So now, can I put everything that  
22 is in repayment on a six-month forbearance, please?

23 REPRESENTATIVE: Yes. So you would just like to  
24 do a forbearance. You're not interested in looking  
25 in -- into the -- I'm sorry. You're not interested



1 into looking lower repayment options?

2 CUSTOMER: Yeah, but if --

3 REPRESENTATIVE: If you just don't want to make a  
4 payment, we can just place them under deferment or  
5 forbearance.

6 CUSTOMER: Okay. I was trying to get the lowest,  
7 the lowest amount. But it looks like I already have  
8 the lowest plan.

9 REPRESENTATIVE: No. On your Department of  
10 Education, let me look and see real quickly what we  
11 currently have it under. We should be able to  
12 do -- because they're under graduated repayment.

13 Those are currently under that method, but we can  
14 also look at income-based repayment and that can get  
15 it even lower.

16 CUSTOMER: The income is not going to qualify me  
17 for anything lower.

18 REPRESENTATIVE: So you already went over this?

19 CUSTOMER: Yes.

20 REPRESENTATIVE: And you were not eligible?

21 CUSTOMER: Yeah.

22 REPRESENTATIVE: Okay. So let me see. We can  
23 also look into something. I want to look into  
24 something else really quickly and see if we can't --

25 Yeah -- one moment.

1 CUSTOMER: I'm working full time as a pharmacist,  
2 so I -- if I use the income, it's definitely not going  
3 to qualify me.

4 REPRESENTATIVE: Okay. All right.

5 CUSTOMER: Maybe six months will give me some  
6 time to catch up.

7 REPRESENTATIVE: Okay. Yeah. We can place that  
8 forbearance. Yeah, I'm not seeing any repayment  
9 options that we do have that would get it lower for  
10 you.

11 CUSTOMER: Okay.

12 REPRESENTATIVE: The forbearance would be best.  
13 So let me just bring up that form and we place these  
14 under that.

15 CUSTOMER: Okay.

16 REPRESENTATIVE: So when would you like to enter  
17 repayment on these?

18 CUSTOMER: Six months from now. We are looking  
19 at September, right, October.

20 REPRESENTATIVE: You'd like October?

21 CUSTOMER: Yes, please.

22 REPRESENTATIVE: Okay. All right. So if we do  
23 eight months, it'll begin -- I'll backdate the  
24 beginning of the repayment period it went delinquent,  
25 so January 28th, 2013. So your next payment will be

1 due October 27th of 2013.

2 CUSTOMER: And that's the maximum month I can go,  
3 right, six months?

4 REPRESENTATIVE: No. You can go 12 months.

5 CUSTOMER: I can go 12 months?

6 REPRESENTATIVE: Mm-hmm.

7 CUSTOMER: Okay. So that will give me at least a  
8 whole year to save up some money.

9 REPRESENTATIVE: And so your next payment will be  
10 due February 27th of 2014 if you did 12 months.

11 CUSTOMER: Okay. Can I do that? And that will  
12 be for all my Department of Education, right, student  
13 loans?

14 REPRESENTATIVE: Let me see. Yes, all of them  
15 would be eligible for that.

16 CUSTOMER: Okay. Can I do that, please?

17 REPRESENTATIVE: Okay. So I have to read some  
18 terms and conditions. And if you agree, I can process  
19 this.

20 You have requested forbearance because you are  
21 willing but unable to make your scheduled payments due  
22 to a temporary financial hardship. The following are  
23 terms and conditions that apply to the forbearance.

24 Forbearance will be for 12 months and begin on  
25 January 28th, 2013. During the forbearance period,

1 you may make payments, but none are required.

2 Interests will be charged on your loans during the  
3 forbearance.

4 Unpaid interests will be capitalized, that is  
5 added to the principal balance of your loans. This  
6 will increase the total cost of your loans.

7 Unpaid interests will be capitalized no more  
8 frequently than quarterly during the forbearance and  
9 at the end of the forbearance even if your promissory  
10 note indicates otherwise.

11 Unpaid interests on a Stafford loan disbursed on  
12 or after July 1st, 2000 will be capitalized at the end  
13 of the forbearance.

14 This forbearance does not remove any previous  
15 accurate reporting of credit history to a consumer  
16 credit reporting agency. You intend to repay your  
17 loans upon expiration of this forbearance.

18 Do you agree to these forbearance terms and  
19 conditions?

20 CUSTOMER: Yes.

21 REPRESENTATIVE: Okay. One moment please while I  
22 process this for you. I just have to process these.

23 All right. So all of your Department of Ed loans  
24 that were in repayment currently are in forbearance  
25 and so you are current. But you do have some loans

1 (inaudible) appears to be placed under forbearance  
2 until July 27th, 2013. You would have to call in on  
3 June, and you could get that extended.

4 CUSTOMER: And so I have to call in June?

5 REPRESENTATIVE: Yes. And we'll send you a  
6 letter letting you know they're going to enter  
7 repayment. So just call in then and then ask us to  
8 extent those for a few months.

9 CUSTOMER: Okay.

10 REPRESENTATIVE: Okay.

11 CUSTOMER: So June, June, June, I call for the  
12 remaining?

13 REPRESENTATIVE: Yes. And you can place those  
14 because they're already under a forbearance that will  
15 go out in July.

16 CUSTOMER: Okay. Is that for the private loan?

17 REPRESENTATIVE: No, no. Those are for the other  
18 Department of Ed loans.

19 CUSTOMER: Department of Education.

20 REPRESENTATIVE: The ones you did in December,  
21 you did until July.

22 CUSTOMER: Oh, okay.

23 REPRESENTATIVE: And so your private loans, you  
24 can only do those for three months. Those are  
25 actually July also.

1 CUSTOMER: Mm-hmm.

2 REPRESENTATIVE: So to place all of these under  
3 forbearance, yeah, you would call in July, and you can  
4 place private and the remainder of your federal loans  
5 under forbearance.

6 CUSTOMER: Okay. Sounds good.

7 REPRESENTATIVE: Anything else I could help you  
8 with today?

9 CUSTOMER: No. Thank you very much. So they are  
10 all -- I mean the ones that are eligible are on  
11 forbearance until February?

12 REPRESENTATIVE: Yes. Uh-huh.

13 CUSTOMER: Beautiful. You're awesome.

14 REPRESENTATIVE: Have a great day. And thank you  
15 for calling.

16 CUSTOMER: And I need to do the survey.

17 REPRESENTATIVE: Okay, yes. I'll hang up and  
18 then you'll hear the survey.

19 CUSTOMER: Okay.

20 (End of audio recording.)

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25

CERTIFICATE

I, Graham Gilbert, do hereby certify that I was authorized to and did review the foregoing transcription against the provided recording and attest that this transcript identified as NAV-06591787 matches the call recording identified as NAV-06591787.

DATED this 9th day of July, 2020.

*Graham Gilbert*

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GRAHAM GILBERT